

4) Remarks

The Applicant and the undersigned attorney thank the Examiner for reconsidering the present application and the new claim set. Further consideration of the application is requested in view of the following.

During the interview, it was agreed that a substitute claim set would be submitted, and that the existing claims would be canceled. In accordance with that discussion, new claims 26-157 are presented for entry and consideration in connection with this RCE.

As an aid to the examiner, the following brief description/summary of certain aspects of the subject matter for which a patent is sought is provided, as presented in the various new independent claims—it being understood that this summary is being presented not by way of limitation, or formal characterization, or to be subject to an estoppel, as the summary is for the convenience of the examiner in ascertaining the differences between the subject matter of the claims, so as to thereby facilitate examination.

Claim 26 is directed, among other things, to aspects of an improvement to a licensed money transmitter payment system for issuing a negotiable instrument (such as a "CASH CARD" or money order or other type of instrument) in response to a direct deposit of funds at an affiliated regulated financial institution.

Claim 48 is directed, among other things, to aspects of a method for a licensed money transmitter to issue a prepaid negotiable instrument (not necessarily a card) based on direct deposit of funds at a regulated financial institution.

Claim 58 is directed, among other things, to aspects of a computer-controlled negotiable instrument payment system based on direct deposit of funds at a regulated financial institution, utilizing a licensed money transmitter's computer system.

Claim 85 is directed, among other things, to aspects of a method for a licensed money transmitter to provide direct deposit capability to individuals not having a pre-established relationship with a regulated financial institution, and to conduct financial transactions with a cash card for accessing funds corresponding to the direct deposit.

Claim 118 is directed, among other things, to aspects of a method for a licensed money transmitter to issue a prepaid negotiable instrument to an individual based on the direct deposit of funds at a regulated financial institution, based on use of an account number and a PIN.

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Claim 122 is directed, among other things, to a computer-controlled negotiable instrument payment system for use by a licensed money transmitter, for conducting negotiable instrument transactions conducted by an individual based on the direct deposit of funds at a regulated financial institution.

Claim 130 is directed, among other things, to aspects of a method for a licensed money transmitter to provide an anonymous prepaid negotiable instrument (not necessarily a card) and process anonymous transactions on behalf of the holder of the instrument.

Claim 135 is directed, among other things, to aspects of a method for processing financial transactions associated with an anonymous negotiable instrument such as a payment card issued by a licensed money transmitter.

It is submitted that the new claims recite inventions that are novel and nonobvious over any of the art cited by the Examiner, as no art teaches or discloses the various aspects of a payment system for use by licensed money transmitters, responsive to direct deposits at regulated financial institutions, with provision for issuance of negotiable instruments such as cash cards, accessible by an account number and/or PIN, with capability for anonymous transactions, etc. as set forth in the various claims as presented herein. Thus, the foregoing is submitted as a full and complete response to the Office Action mailed June 12, 2003 and is believed to place all claims in the application in condition for allowance.

If the Examiner believes that there are any issues that can be resolved by telephone conference, or if there are any informalities that may be addressed by an Examiner's amendment, please contact the undersigned at (404) 233-7000.

Respectfully submitted,



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